

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Angelique Cerulli</u>         | Social Security number or ITIN | xxx-xx-1673 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 17-15578-JNP                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Angelique Cerulli  
fka Angelique Willman

7/7/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Angelique Cerulli  
 Debtor

Case No. 17-15578-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jul 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2017.

db  
 516715380 +Angelique Cerulli, 14 Chestnut Court, Glassboro, NJ 08028-2816  
 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, PO Box 182676,  
 Columbus, OH 43218-2676)  
 516715368 +Capital One Retail Services/Justice, PO Box 71106, Charlotte, NC 28272-1106  
 516715377 +Delaware River Port Authority, NJ E-ZPass, PO Box 4971, Trenton, NJ 08650-4971  
 516715379 +Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860  
 516715384 +Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 516715386 State of New Jersey, Division of Taxation, Revenue Processing Center, P.O. Box 999,  
 Trenton, NJ 08646-0999  
 516715390 US Dept of Education, PO Box 105081, Atlanta, GA 30348-5081

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 08 2017 00:07:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 08 2017 00:07:48 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516715367 +EDI: CAPITALONE.COM Jul 07 2017 23:48:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 516715369 +E-mail/Text: bankruptcy@cavps.com Jul 08 2017 00:08:11 Cavalry Portfolio Service,  
 500 Summit Lake Drive, Valhalla, NY 10595-2322  
 516715370 EDI: CHASE.COM Jul 07 2017 23:48:00 Chase Cardmember Services, PO Box 15153,  
 Wilmington, DE 19886-5153  
 516715371 EDI: WFNNB.COM Jul 07 2017 23:48:00 Comenity - Ann Taylor MC, PO Box 182125,  
 Columbus, OH 43218-2125  
 516715372 +EDI: WFNNB.COM Jul 07 2017 23:48:00 Comenity - Buckle, PO Box 182789,  
 Columbus, OH 43218-2789  
 516715373 EDI: WFNNB.COM Jul 07 2017 23:48:00 Comenity - Express, PO Box 182125,  
 Columbus, OH 43218-2125  
 516715374 EDI: WFNNB.COM Jul 07 2017 23:48:00 Comenity - Loft MC, PO Box 182125,  
 Columbus, OH 43218-2125  
 516715375 EDI: WFNNB.COM Jul 07 2017 23:48:00 Comenity - New York & Co., PO Box 182125,  
 Columbus, OH 43218-2125  
 516715376 EDI: WFNNB.COM Jul 07 2017 23:48:00 Comenity - Victorias Secret, PO Box 182125,  
 Columbus, OH 43218-2125  
 516715378 +EDI: FSAE.COM Jul 07 2017 23:48:00 Firstsource Advantage, LLC, 205 Bryant Woods South,  
 Amherst, NY 14228-3609  
 516715381 EDI: IRS.COM Jul 07 2017 23:48:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 516715382 EDI: JEFFERSONCAP.COM Jul 07 2017 23:49:00 Jefferson Capital Systems LLC, PO Box 7999,  
 Saint Cloud, MN 56302-9617  
 516715383 +EDI: CBSKOHL.COM Jul 07 2017 23:48:00 Kohls Department Store, PO Box 3115,  
 Milwaukee, WI 53201-3115  
 516715385 +EDI: SALLIEMAEBANK.COM Jul 07 2017 23:48:00 Sallie Mae, PO Box 3229,  
 Wilmington, DE 19804-0229  
 516715387 EDI: RMSC.COM Jul 07 2017 23:48:00 Synchrony Bank/Gap, PO Box 965060,  
 Orlando, FL 32896-5060  
 516715389 EDI: TFSR.COM Jul 07 2017 23:48:00 Toyota Financial Services, PO Box 8026,  
 Cedar Rapids, IA 52409-8026  
 516715388 EDI: WTRRNBBANK.COM Jul 07 2017 23:48:00 Target Card Services, PO Box 673,  
 Minneapolis, MN 55440-0673

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516715365 Atlanticare Physician Group, PO Box 786061, PA 19186-0610  
 516715366 ##Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Jul 07, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Richard S. Hoffman, Jr. on behalf of Debtor Angelique Cerulli rshoffman@hoffmandimuzio.com,  
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4